

03292.101250.

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|-----------------------------|---|---------------------------------|
| In re Application of: |) | |
| | : | Examiner: Borlinghaus, Jason M. |
| MARJORIE F. ZARIN ET AL. |) | |
| | : | TC/Art Unit: 3693 |
| Application No.: 10/082,171 |) | |
| | : | Confirmation No.: 8691 |
| Filed: February 25, 2002 |) | |
| | : | |
| For: METHOD AND APPARATUS |) | |
| FOR PROVIDING PRE-EXISTING | : | |
| AND PROSPECTIVE |) | |
| CUSTOMERS WITH | : | |
| AN IMMEDIATELY |) | |
| ACCESSIBLE ACCOUNT | : | December 22, 2009 |

Mail Stop: **Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action dated October 27, 2009, the Examiner is respectfully requested to consider the remarks starting on page 2.